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# Housing Work Element

FOR BLACK MOUNTAIN, NORTH CAROLINA








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# HOUSING WORK ELEMENT FOR BLACK MOUNTAIN

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## INTRODUCTION

The Housing Act of 1949 established as its goal "a decent home and a suitable living environment for every American family." This objective is far from a reality today. The problems associated with poor housing and undesirable living areas are complex in nature and widespread. However, these problems can be overcome through the combined efforts of government and private enterprise working in conjunction with the local citizens.

The objective of this study is to examine the quality of the existing housing stock, relate various factors which influence housing to the projected future housing needs within Black Mountain, and recommend future planning activities and implementation actions which are aimed at generally improving the housing environment.







## I. THE SUPPLY OF HOUSING IN BLACK MOUNTAIN

Housing supply refers to the number of units existing, whether occupied or vacant, in a given area at a given time.

Adequacy of a community's housing supply is determined by an evaluation of the tenure, condition, persons per room, unit size, and cost.

### Tenure

Tenure refers to the rental or owner occupancy of housing units. In 1970, 72.6 percent of the housing units in Black Mountain were occupied by owners (see Table 1). During the first half of 1973, the number of new rental units constructed has been approximately equal to the number of owner-occupied units.

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TABLE 1

HOUSING UNITS BY  
RACE AND TENURE OF OCCUPANCY  
BLACK MOUNTAIN, 1970

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Total Dwelling Units	1,374
Owner Occupied	852
White	811
Black	37
Renter Occupied	295
White	290
Black	4

(Continued)







Vacant year round	157
For sale only	17
Vacant less than 6 months	12
Median price asked	\$11,900
For rent	65
Vacant less than 2 months	24
Median rent asked	\$58
Other	75

---

Source: U. S. Bureau of the Census, U. S. Census of Housing: 1970, General Characteristics, North Carolina.

---

Within Black Mountain, 43.4 percent of the residential structures are substandard, 37.4 percent were classified as deteriorated, and 6.0 percent as dilapidated. There has been an increase of 6.9 percent in the number of substandard housing units within the area which comprised the town in 1968.

#### Quality of Housing

One of the most important characteristics of the supply of housing is quality. Of primary concern is substandard housing. In order to determine the extent to which substandard housing is a problem in Black Mountain, it is necessary to define housing conditions generally considered substandard, and determine the number of substandard houses and the degree of their deterioration.

Exterior structural conditions in Black Mountain were surveyed by the Western North Carolina Regional Planning Commission in 1968 and by the Division of Community Services in 1973 rating all structures, using three classifications.







Standard.--Structures which have no defects or only slight defects which are correctable during regular maintenance.

Deteriorated.--Structures having defects which require major repair to prevent further deterioration.

Dilapidated.--Structures which are unfit and unsafe for human occupancy.

Such housing has one or more critical defects which are beyond economical repair. The term substandard, as used in this study encompasses housing of deteriorated and dilapidated condition.

TABLE 2

HOUSING CONDITIONS  
BLACK MOUNTAIN, NORTH CAROLINA  
1968 AND 1973

	1968	1973 Area Comprising the 1968 Town Limits	1973 Existing Town Limits
Standard	358	417	876
Percent of Total	73.2	66.3	56.6
Deteriorated	123	191	579
Percent of Total	25.1	30.4	37.4
Dilapidated	8	21	93
Percent of Total	1.7	3.3	6.0
Total Number of Housing Units*	489	629	1,548

\*Does not include mobile home units.

Source: 1968 Field Survey by Western North Carolina Regional Planning Commission. 1973 Field Survey by North Carolina Division of Community Services.







Substandard housing is for the most part scattered in Black Mountain, although concentrations are found in the northeast section of town north of old U. S. Highway 70 and south of Cragmont Road in the southwest area of town.

Housing becomes substandard for many reasons. Poor original construction and lack of proper maintenance are two major factors. However, much more is involved than just poor construction and maintenance. Substandard dwellings are a problem in and of themselves, but more than this, they are symptoms of a much broader problem. The environment in which housing is located is vital to its existence. Such factors as incompatible land use, lack of community facilities, land speculation, poor subdivision development, and the inadequate income of families lead to deterioration.

The loss of creative, imaginative individuals who have been stifled in the development of their will or ability to participate as fully productive members of society because of substandard living conditions is incalculable. Housing which is uninviting, unsanitary or indeed, unsafe imposes economic and sociological costs which sap community welfare and unity. Such conditions serve not only to depress the present generation but also to perpetuate poverty.

#### Crowding

The number of persons per room provides a measure of the utilization of housing. Units with more than one person per room are considered crowded. It is generally accepted that 1.51 or more persons per room represents severe crowding.

Approximately 1.6 percent of the housing units in Black Mountain were severely overcrowded in 1970. Fifty-four units had an occupancy rate between 1.01 and 1.50. A total of 72 dwelling units (6.3 percent) were classified as







TABLE 3  
UNIT SIZE  
BLACK MOUNTAIN, 1970

Rooms	Number of Units
1 room	16
2 rooms	29
3 rooms	98
4 rooms	310
5 rooms	428
6 rooms	234
7 rooms	111
8 rooms or more	78

Source: U. S. Bureau of the Census, Census of Housing: 1970, General Housing Characteristics, North Carolina.

#### Value and Rent

The median value of owner-occupied dwelling units within Black Mountain was \$12,900 in 1970. A total of 32.4 percent of the owner-occupied dwelling units were in a bracket below \$10,000 and 11.5 percent were valued at more than \$25,000 (see Table 4).

The value of housing has been increasing significantly since the time of the 1970 census. Part of this increase in value has been caused by the higher price of new units which are being constructed. The average value of new single-family dwelling units being constructed in the first six and one-half months of 1973 was \$18,250.<sup>1</sup>

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<sup>1</sup>Calculated from Black Mountain building permits issued January 1 through June 15, 1973.







The median monthly contract rent within the study area in 1970 was \$63. Approximately 63.7 percent of the housing units rented for between \$40 and \$100. Only 12.7 percent were in the low-rental brackets of less than \$40 and 13.7 percent were in the high-rental bracket of \$100 or more (see Table 4).

TABLE 4  
BREAKDOWN OF CURRENT  
HOUSEHOLDS BY VALUE AND RENT  
BLACK MOUNTAIN, 1970

		Number of Units
Owner Occupied		
Value		
Under \$5,000		62
\$5,000 - \$9,999		189
\$10,000 - \$14,999		224
\$15,000 - \$19,999		128
\$20,000 - \$24,999		82
\$25,000 - \$34,999		60
\$35,000 or more		<u>29</u>
Median	\$12,900	
	TOTAL	774
Renter Occupied		
Contract Rent <sup>a</sup>		
Less than \$30		12
\$30 - \$39		25
\$40 - \$59		80
\$60 - \$79		97
\$80 - \$99		9
\$100 - \$149		34
\$150 or more		6
No cash rent		29
Median	\$63	<u>1</u>
	TOTAL	292

<sup>a</sup>Does not include utilities.

Source: U. S. Bureau of the Census: Census of Housing: 1970, Detailed Housing Characteristics, Final Report, North Carolina.







## Type of Housing

The survey of housing in Black Mountain revealed three significant housing types, single-family, multifamily, and mobile homes (see Table 5). This is a reflection of the fact that housing has in a general way been developed to meet the desires and needs of families of varying composition and with diversified social and economic characteristics.

TABLE 5  
RESIDENTIAL DWELLING UNITS  
JUNE 1973

Residential Type	Number of Units	Percent of Total Residential Structures
Single family	1,439	86.3
Two or more unit structures	109	6.5
Mobile homes	120	7.2

Source: Field Survey, Division of Community Services.

Single-family structures represent 86.3 percent of the total inventory of housing units in Black Mountain. Approximately 7 percent of the units are in structures with two or more units. The number of mobile homes was only slightly higher than that of units in multifamily structures. Due to their increasing importance as an element of the low-cost housing stock, the next section is devoted to mobile homes.







## Mobile Homes

A mobile home is defined by the Mobile Home Manufacturers Association as:

"A portable unit designed and built to be towed on its own chassis, comprised of frame and wheels, connected to utilities, and designed without a permanent foundation for year-round living. A unit may contain parts that may be folded, collapsed or telescoped when being towed and expanded later to provide additional cubic capacity as well as two or more separately towable components designed to be joined into one integral unit capable of being separated into components for repeated towing."

Within the corporate limits of Black Mountain there are 120 mobile homes. This represents 7.2 percent of the town's total housing stock. A majority of these mobile homes are relatively new "single-wide" units which measure twelve feet by sixty-five feet.

The 1971 enactment by the North Carolina General Assembly of a statewide mobile home construction code<sup>1</sup> was an important step toward assuring that units manufactured after September 1971, and sold in this State would be safe and of good quality. New mobile homes are considered to be structurally safe and may be expected to last for 20 to 25 years. The new mobile home is good compact housing of relatively low cost which can be an important resource for the town's poorly housed residents of limited income.

The findings of this study indicate that the present zoning regulations should be modified to treat mobile homes in a manner similar to single-family housing. As dwellings, mobile homes can be expected to meet objective standard criteria regarding health and safety considerations.

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<sup>1</sup>N. C. General Statutes, Chapter 143, Article 9A.







Approximately eight percent of the mobile home units in the town appear to be older units. The relatively high incidence of fire in mobile homes is attributed to continuing occupancy of older units such as these which often contain faulty or inadequate wiring and heating equipment.

Special efforts should be undertaken to initiation of appropriate remedial action as needed to eliminate these unsafe mobile homes.







## II. DEMAND FOR HOUSING IN BLACK MOUNTAIN

The concept of demand for future housing units implies the willingness and ability of households to pay for housing desired, that is, what people are likely to do within the framework of present and changing incomes, tastes, prices, rents, construction costs, and mortgage terms. Housing market demand is considered to be made up of three distinct components:

1. Households.--This component of housing market demand includes the housing units needed to accommodate households newly formed, or who leave units in which more than one family unit resided or who come to the housing market area from other places.
2. Replacement.--In estimating housing market demand, it may be assumed that each unit withdrawn from the market will be replaced at some point during the projection period, though not necessarily at the same rent or price level.
3. Vacancies.--The overall rate must be considered in the estimation of housing market potential. Estimates of vacant units are developed for the study projection period, based on population and household projections and past experience and future trends in construction.

The total of these segments of demand is the number of units which must be built over the projection period in order to satisfy the housing requirements of the population as of the end of that period.

### Population and Household Growth

During the past decade, the population of Black Mountain has more than doubled. This was largely due to a recent annexation (see Table 6). The







population is expected to reach 3,686 by 1980. The percentage increase in the number of households is expected to be greater than the percentage increase in population due to a trend toward the formation of smaller households (see Table 7). This will in turn create an additional need for housing units.

TABLE 6  
POPULATION OF BLACK MOUNTAIN  
1910 - 1980

Year	Population	Net Increase
1910	311	-
1920	531	220
1930	737	206
1940	1,042	305
1950	1,174	132
1960	1,313	139 <sup>a</sup>
1970	3,204	1,891 <sup>a</sup>
1980	3,686 <sup>b</sup>	482

<sup>a</sup>Partially due to annexation.

<sup>b</sup>Division of Community Services, arithmetic projection.

Source: U. S. Bureau of the Census, Census of Population: 1910-1970.







TABLE 7

HOUSEHOLDS  
BLACK MOUNTAIN  
1970 AND 1980

Year	Number of Households
1970	938
1980	1,330

Income

The current income status of a family at any particular time is directly relevant to its ability to choose from the available housing supply. Therefore, it is important to know present income levels as well as to forecast future household income distribution.

Table 8 gives a breakdown of 1970 family income and 1980 projected family income.





TABLE 8

FAMILY INCOME  
BLACK MOUNTAIN, 1970

Family Income	Number of Families	Percent of Total	Projected 1980 Families in Income Bracket
Less than \$1,000	7	.7	9
\$1,000 to \$1,999	41	4.4	58
\$2,000 to \$2,999	53	5.7	75
\$3,000 to \$3,999	37	3.9	52
\$4,000 to \$4,999	84	9.0	118
\$5,000 to \$5,999	92	9.8	129
\$6,000 to \$6,999	42	4.5	60
\$7,000 to \$7,999	76	8.1	107
\$8,000 to \$8,999	103	11.0	147
\$9,000 to \$9,999	70	7.5	99
\$10,000 to \$11,999	120	12.8	188
\$12,000 to \$14,999	95	10.1	133
\$15,000 to \$24,999	113	12.0	148
\$25,000 to \$49,999	5	.5	7
\$50,000 or more	-	-	-

Source: U. S. Bureau of the Census, Census of Population: 1970, General Social and Economic Characteristics, Final Report, North Carolina.





### Housing Demand

There will be a market-rate demand for approximately 100 new units in 1980. Market-rate demand is given by price categories in Table 9.

TABLE 9  
DEMAND FOR MARKET-RATE SALES HOUSING  
BLACK MOUNTAIN, 1980

Price Range	Number of Units
Under \$12,000	8
\$12,000 to \$17,000	44
\$17,000 to \$24,000	26
\$25,000 and over	<u>22</u>
TOTAL	100

### Housing Need

An estimate of housing need is designed to indicate the housing requirements of families, based on a minimum standard, without regard to the price of dwellings.

Housing need is a result of the following factors: (1) the number of substandard units; (2) the number of households living in crowded conditions; and (3) the number of households paying an excessive proportion of income for housing.

The great majority of households falling within this category are low- and moderate-income, elderly and minority group household groups which generally experience specific financial problems. Table 10 summarizes the need projections for 1980.





TABLE 10

HOUSING NEED BY UNIT SIZE  
BLACK MOUNTAIN, 1980

Number of Rooms	Number of Units
1	11
2	15
3	21
4	46
5	39
6	12
7	5
8 or more	<u>3</u>
	152

Total Housing Requirements

The combined number of units arising from demand and need factors constitute the total housing requirements for a given period. The gross housing demand is shown in Table 11.

Taken into consideration are removal of dilapidated structures and removal of units from the market by choice, or natural causes, and an allowance for vacancies as well as demand and need factors. Of primary interest are the 252 additional units which will be required to meet the gross housing demand in 1980.





TABLE 11

GROSS HOUSING DEMAND ESTIMATED  
1980  
BLACK MOUNTAIN

---

Total Currently Available Housing Units <sup>a</sup>		1,668
Currently Dilapidated Units	93	
Additional Loss	<u>48</u>	
	141	-141
End of Period Standard Unit Vacancy Requirement		<u>-38</u>
Carry-over From Existing Stock Remaining		1,489
Projected Housing Unit Requirements, 1980		1,741
Required New Units		252

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<sup>a</sup>Includes mobile homes.

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### III. FACTORS INHIBITING OPERATION OF THE HOUSING MARKET

It is evident that the operations have not enabled every household to obtain a decent dwelling in a suitable environment. A great many factors interfere with free operation of the housing market and thereby contribute to housing problems, particularly for low- and moderate-income households.

#### Restrictive Building and Housing Codes

Building codes may hamper efforts toward innovation in housing construction methods and materials, and thus contribute to the continuing housing shortage and increasing construction costs. Housing codes which are enforced without provision of adequate subsidies to aid low-income families while progressive in their intent are regressive in their effect. By the same token, these can be two of the best methods by which a community can assure good quality new construction and properly maintained dwellings. However, if these two instruments are to be used as tools for building a better community, continuous evaluation and updating must be conducted.

#### Zoning Enforcement

Zoning has long been recognized as a powerful tool for the protection of residential neighborhoods and the creation of harmonious well-planned communities. It is important to avoid any negative uses of zoning to control housing development. It is important to avoid fragmented administration of zoning and to develop an appeals process to insure compliance with area-wide goals and policies.







## Obstructions Within the Tax Structure

The present burden of the property tax falls most heavily on lower income groups. In addition, the property tax, in effect, penalizes the property owners for maintaining or improving their property. It is recognized that local governments need funds to finance their activities, but heavy taxation of housing runs counter to the goal of upgrading the communities' housing.

## Failure of the Filtering Process

Though filtering is commonly regarded as a means for families to upgrade their accommodations without increasing the proportion of income spent for housing, this is seldom the case.

The National Commission on Urban Problems made the following analysis of this problem:

Misconceptions frequently obscure the problem of supplying decent housing, such as the notion that housing low-income families will take care of itself by the trickle-down or filter-down principle. This has it that as people move up the economic ladder, they leave behind them dwelling units which people moving up the ladder behind them can occupy. At the end of that chain of transferring residences, the poor in theory are provided with an inventory of available, lowest cost housing. Undeniably the trickle-down theory does work for part of the population, but it falls short of supplying enough housing for low-income families principally because: (1) the availability of the lowest cost housing is not always where the poor can get to it, and because (2) so much of the cheapest available housing is substandard, that is, lacking indoor plumbing and hot water, badly deteriorated, or overcrowded. In all conscience, housing that may have been suitable for one family cannot be counted as suitable when three or four families are sardined into it. Virtually, all slum housing is filter-down housing--which is proof enough of its inadequacy.<sup>1</sup>

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<sup>1</sup>"Report of the National Committee on Urban Problems to the Congress and President of the United States," p. 11.







## Land Speculation

In older residential areas land speculation not only raises the cost of land for new housing, but also contributes to the deterioration of existing dwellings. Although an actual need may exist for more commercial or industrial property in certain areas, speculation tends to bring about excessive deterioration in the total environment of a neighborhood, thereby necessitating total rehabilitation or renewal.

Once the process of speculation has begun, only decisive action can prevent total disintegration of a neighborhood. Nothing is inevitable about deterioration of older areas. The very fact that deteriorated neighborhoods exist is simply an indication of apathy on the part of local officials who have stood by passively and allowed the areas to decline. Such inactivity makes holding property in declining neighborhoods continuously profitable, especially if the owner is able to influence their future redevelopment for commercial or industrial purposes. While holding such property and awaiting future developments to increase the value of an investment, the owner may collect rent on his property, thereby providing a continuing long term cash income from his investment. He may also receive economic benefit by allowing any structures on the property to decline and subtracting this depreciation from his annual income, thus reducing his federal income tax payments. Finally, any profits realized from the sale of his property are taxable as long term capital gains and as such are subject to much less tax. All these advantages mean that holding substandard housing in declining neighborhoods is profitable and will remain so unless government moves to make such activity a poor financial risk.







### Public Facilities and Services

The availability of both public and private facilities and services is of considerable importance especially for the lower income, elderly and partially disabled. Less likely to own a car, such households find themselves to be much more dependent upon their immediate environment for employment, shopping, and various other activities.

The calibre of public facilities and services which are available is also of major importance. To the extent that such services as police, fire, education, garbage collection, recreation, and many other public services are provided in a manner attuned to local needs, the adequacy of the neighborhood environment will be greatly enhanced.

### Impact of Inflation

A significant constraint upon the free flow of the market is caused by the housing cost themselves (including land, financing, materials, and labor) which have been rising during the past several years. A growing number of households are therefore being forced to remain in their present unit or pay a higher proportion of income on housing.

In the case of conventional single family housing units, approximately 61 percent of the construction cost is determined before the builder enters the picture. Thus, the areas in which the builder may actually influence the final cost of housing are relatively small.

### Lack of Mortgage Financing

Because of poor credit, lack of savings for a down payment, job insecurity and a general lack of financial stability, lending institutions are reluctant to provide capital to low-income families.







#### IV. RECOMMENDATIONS FOR IMPROVING THE HOUSING SITUATION

The housing delivery system is essentially a private system. The production, exchange and management of the town's housing are largely in private hands and are influenced by many factors beyond those in which local government plays a part. Thus, the improvement of housing conditions and the production of necessary low- and moderate-income housing to meet the town's needs will necessitate the enlistment of the housing industry and the many community groups that are interested in housing.

On the other hand, virtually every area of local government responsibility--for utilities, education, protection, and so forth--has implications for housing development and availability. Policies relating directly to land development, property taxation, utility extension, and zoning may have the most obvious relevance to housing but they are only part of the total range of local governmental relationships to housing that are involved.

The primary objectives of a housing program are:

1. To insure that each resident regardless of income is provided a decent, safe, and sanitary dwelling; and
2. To improve the overall living environment for all residents in the county.

The following recommendations are suggested to help Black Mountain achieve these objectives.

##### Conserve Sound Structures and Assure Quality Construction

The newer housing in Black Mountain is basically sound, however, precautions should be taken to assure quality construction and proper maintenance of older structures which are more likely to become substandard through neglect.







Structural improvement campaigns should be continually encouraged among owners of sound housing. Also, strict enforcement of the North Carolina Building Code, a minimum housing code, subdivision regulations, and zoning will insure that all new dwellings are properly constructed, free from blighting influences, and adequately served by facilities.

#### Rehabilitate Deteriorated Structures

Rehabilitation of deteriorated dwellings is the single greatest need of the housing program. There are 579 deteriorated residential structures in Black Mountain.

Substantial rehabilitation is a term defined as follows: "A property will be considered substantially rehabilitated when its condition is improved from deteriorating or substandard to good condition."<sup>1</sup>

Scattered as well as concentrated zones of deterioration must be treated. This means that a program for the rehabilitation of deteriorated residential structures must be both broad and extremely flexible. Adoption of a housing code accompanied by proper inspection and enforcement, will provide the basic instrument for rehabilitation of deteriorated structures. However, there must be a constant awareness that without careful administration, this policy can become a tremendous burden on the very families whose housing it is intended to improve.

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<sup>1</sup>U. S. Department of Housing and Urban Development, Circular HPMC-FHA 4010.11 (December 30, 1971).







### Remove Dilapidated Structures

Within the town, there are a number of dilapidated dwellings unfit for human habitation. If sufficient replacement housing is made available, strict enforcement of a housing code can remove these structures from the market. Until relocation housing is made available to those families residing in dilapidated structures, the code should be applied to units as they become vacant.

### Other Redevelopment Actions

Any program of renewal aimed at rehabilitating individual dwellings without rehabilitating the environment in which they exist is doomed to failure from the start. New and rehabilitated dwellings will not long remain in standard condition unless those environmental factors which contributed to their original decline are soon removed. This means that the renewal program must encompass more than rehabilitation of dwellings. Noxious or incompatible uses of the land which detrimentally affect the living environment must be removed. Adequate water and sewer facilities, well planned and constructed streets and roads, good schools, and nearby shopping and recreation areas are a must for building stable residential neighborhoods. In essence, what this means is that for residential renewal to have any lasting effect, it must be broad enough in scope and comprehensive enough in its approach to eliminate many of the ills which caused the original decline of the area. A program which falls short of eliminating these environmental problems is at best only piecemeal in its approach and as such cannot possibly achieve long-range renewal. Thus, renewal is no trivial matter to be undertaken in a half-hearted manner using piecemeal methods. To be truly







successful, such an approach must be comprehensive in its attack on the problem and as such will be expensive; however, the alternative is continued decline.

#### Providing Dwellings All Families Can Afford

Housing currently being constructed by private enterprise is fulfilling the demand created by those with sufficient resources, and poor families generally have not had the resources necessary to enter this market without some form of assistance; furthermore, government has not moved fast enough to provide this assistance. Thus, families in Black Mountain are divided into two groups--one to be served by the private market and the other to be served by someone else unnamed.

Some families could be housed at their own cost and with a minimum of governmental assistance assuming that their housing requirements could be brought into some kind of balance with their income. That is to say, if builders could be influenced to construct more low-cost housing, then a certain amount of the problem would be eliminated by bringing the market to these families. However, for the great majority of low-income families, this is no solution. The private market simply cannot be brought to them no matter how drastic the price reductions. Thus, the only plausible long-range solution for housing these families appears to be finding methods of bringing them into the market. To accomplish this, subsidies of varying types and amounts must be made available for these families. The Federal Government has been the primary source of such subsidies. Currently, the Federal Administration has placed an 18-month freeze on nearly all new approvals for subsidized housing in order to take a lengthy look at the subsidized housing programs before making any decision on replacement of





existing programs. Most of the programs affected are administered by the Department of Housing and Urban Development although some programs administered by the Farmers Home Administration in the Department of Agriculture also were subjected to the holding action. It appears that the basic Federal Housing Administration program of mortgage insurance has not been effected.





## SUMMARY

It is painfully evident that many obstructions stand in the way of improved housing considering past activity and expected responses of private industry to household growth. A substantial need for standard housing which all families can afford will still exist in 1980. In the absence of significant public sector efforts, there will be an unmet need for 152 new dwelling units for low-income families. If the housing situation of low-income families is to be improved, there can be no substitute for genuine opportunity. Positive action must be taken by local governments to provide that opportunity.

2. Environmental Impact.—The recommendations, if implemented, will have a favorable impact on the environment.
3. Water Pollution.—The recommendations, if implemented, will not create any adverse environmental impact.
4. Alternatives.—The alternative is to ignore the lack of an adequate quantity of standard housing to meet the needs of the residents of the town. This would lead to the continued decline of the housing in the town and all the adverse physical and social consequences which result from poor housing.
5. The Relationship Between Short Term Needs of the Environment and the Needs of Low Income Families.—These recommendations,





## ENVIRONMENTAL CONSIDERATIONS

Pursuant to the requirements and guidelines of the National Environmental Protection Act, the Council on Environmental Quality, the U. S. Department of Housing and Urban Development, and the State Environmental Policy Act, the following is a summary of environmental considerations regarding the recommendations in this housing study.

1. Abstract.--The quality of the existing housing stock within Black Mountain is examined and various factors which influence housing are related to the projected future housing needs. Recommendations are made which, if implemented, would improve the living environment of the residents of the town.
2. Environmental Impact.--The recommendations, if implemented, will have a favorable impact on the environment.
3. Adverse Environmental Effect.--The recommendations, if implemented, will not create any adverse environmental impact.
4. Alternative.--The alternative is to ignore the lack of an adequate quantity of standard housing to meet the needs of the residents of the town. This would lead to the continued decline of the housing in the town and all the adverse physical and social consequences which result from poor housing.
5. The Relationship Between Short Term Uses of Man's Environment and Maintenance of Long Term Productivity.--These recommendations,





if implemented, will serve to protect the environmental quality of the town. In addition, the illumination of the adverse effects resulting from poor housing will, over the long run, increase the productivity of man's environment.

6. Mitigation Measures to Minimize Impact.--It is recommended that a housing code be strictly enforced only if suitable relocation housing is made available. It is also recommended that any measures to improve the housing situation which are implemented should avoid imposing any hardship on those whom it is designed to help.
7. Irreversible Commitments of Resources.--The recommendations contained in this report do not involve the commitment of resources.
8. Federal, State and Local Environmental Controls.--All existing state and federal and town environmental controls currently being enforced will be applicable to the planning area.











